Certificate Number: 03605-PR-DE-022152456

Bankruptcy Case Number: 13-03404



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2013, at 2:46 o'clock PM AST, JOSE D MELENDEZ COLON completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: October 30, 2013 By: /s/Mildred Gonzalez

Name: Mildred Gonzalez

Title: Counselor

Certificate Number: 03605-PR-DE-022152515

Bankruptcy Case Number: 13-03404



03605-PR-DE-022152515

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2013, at 2:52 o'clock PM AST, AMELIA LOZANO ROLON completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: October 30, 2013 By: /s/Mildred Gonzalez

Name: Mildred Gonzalez

Title: Counselor